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Examiner Timothy Harbeck  
U.S. Patent & Trademark Office  
Knox Building, 5th Floor, A68  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Appl. # 10/032,535 – Method and System For Facilitating Secure Transactions

Dear Tim:

Thank you for meeting with me last week, and for again arranging for Frantzy Poinvil's attendance in the absence of SPE Sough. As always, our discussion was frank and honest, and I want to thank you for agreeing to reconsider the rejections in light of the arguments made.

I will file a formal amendment shortly containing the arguments and changes we discussed, and I look forward to hearing from you soon.

Sincerely,

John A. Galbreath